

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Steven John Gymer Sr

Case No.: 20-41250 – A399
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U. S. Bankruptcy Judge

Dated: 7/8/20
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 4
United States Bankruptcy Court
Eastern District of MissouriIn re:
Steven John Gymer, Sr
DebtorCase No. 20-41250-bss
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin
Form ID: 3180Page 1 of 2
Total Noticed: 21

Date Rcvd: Jul 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2020.

db +Steven John Gymer, Sr, 6101 Savio Dr, Saint Louis, MO 63123-2760
 cr +First National Bank of Waterloo, 1421 North Main, P.O. Box 497, Columbia, IL 62236-0497
 24475802 +Blitt & Gaines, 707 N. 2nd Street, Suite 306, St. Louis, MO 63102-2535
 24475806 Credit Control, LLC, P.O. Box 546, Hazelwood, MO 63042-0546
 24475807 +D & A Services, LLC, 1400 E. Touhy Ave., Suite G2, Des Plaines, IL 60018-3338
 24475808 +ERC, P.O. Box 1259, Dept. 98696, Oaks, PA 19456-1259
 24475809 +First National Bank of Waterloo, P.O. Box 507, Waterloo, IL 62298-0507
 24475812 Mercantile Adjustment Bureau, P.O. Box 9055, Williamsville, NY 14231-9055
 24475814 +Schmersahl Treloar & Co., 10805 Sunset Office Drive, Ste. 400, St. Louis, MO 63127-1028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QTABROWN.COM Jul 10 2020 07:23:00 Tracy A. Brown, 1034 S. Brentwood Blvd., Ste 1830, St. Louis, MO 63117-1284
 24475803 EDI: RMSC.COM Jul 10 2020 07:23:00 BP Visa/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942
 24475799 EDI: BANKAMER.COM Jul 10 2020 07:23:00 Bank of America, P.O. Box 851001, Dallas, TX 75285-1001
 24475800 EDI: BANKAMER.COM Jul 10 2020 07:23:00 Bank of America NA, P.O. Box 851001, Dallas, TX 75285-1001
 24475804 EDI: CITICORP.COM Jul 10 2020 07:23:00 Citi Cards, P.O. Box 78045, Phoenix, AZ 85062-8045
 24475805 EDI: CITICORP.COM Jul 10 2020 07:23:00 Citibank, P.O. Box 78045, Phoenix, AZ 85062-8045
 24475810 EDI: IRS.COM Jul 10 2020 07:23:00 Internal Revenue Service, P.O. Box 66778, STOP5334STL, Saint Louis, MO 63166
 24475811 +E-mail/Text: bncnotices@becket-lee.com Jul 10 2020 03:36:12 Kohl's, P.O. Box 1456, Charlotte, NC 28201-1456
 24475813 +E-mail/Text: ecfnofices@dor.mo.gov Jul 10 2020 03:35:59 Missouri Department of Revenue, Bankruptcy Unit, P.O. Box 475, 301 West High Street, Jefferson City, MO 65105-0475
 24476659 +EDI: PRA.COM Jul 10 2020 07:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 24475815 EDI: USBANKARS.COM Jul 10 2020 07:23:00 US Bank, P.O. Box 790084, St. Louis, MO 63179-0084
 24475816 +EDI: WFFC.COM Jul 10 2020 07:23:00 Wells Fargo, 3440 Flair Ave., El Monte, CA 91731-2883

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Tracy A. Brown, 1034 S. Brentwood Blvd., Ste 1830, St. Louis, MO 63117-1284
 cr* +PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
 24475801* Bank of America, NA, P.O. Box 851001, Dallas, TX 75285-1001

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Deborah J. Volmert on behalf of Creditor First National Bank of Waterloo
 debbievolmert@hanna-and-volmert.com
 Office of US Trustee USTPRegion13.SL.ECF@USDODJ.gov
 Robert E. Eggmann on behalf of Debtor Steven John Gymer, Sr ree@carmodymacdonald.com,
 thr@carmodymacdonald.com;ala@carmodymacdonald.com;syd@carmodymacdonald.com
 Tracy A. Brown on behalf of Trustee Tracy A. Brown tab7@bktab.com,
 txmotb@sbcglobal.net;dgibson7@bktab.com;TABtrusteeatty@bktab.com;tbrown@ecf.axosfs.com;nevercheck
 999@gmail.com

District/off: 0865-4

User: admin
Form ID: 3180

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jul 09, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Tracy A. Brown tab7@bktab.com,
txmotb@sbcglobal.net;dgibson7@bktab.com;TABtrusteeatty@bktab.com;tbrown@ecf.axosfs.com;nevercheck
999@gmail.com

TOTAL: 5